Case:18-02611-BKT13 Doc#:18 Filed:10/16/18 Entered:10/16/18 10:43:24 Desc: Main Document Page 1 of 11

### IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

| In Re:         |   | Case No.: 18-02611 - BKT  |
|----------------|---|---|
| LUIS MIGUEL DI | ELGADO COLON  | Chapter 13  |
| VETTE MARIA I  | PEREZ IBERN   |   |
| XXX-XX- 9862   | XXX-XX- 1306  | Check if this is a Pre-Confirmation amended plan.   |
| Debtor(s)      |   | Check if this is a Post Confirmation amended plan Proposed by:  |
|                |   | Debtor(s)   |
| PR Local Form  | ı G   | Trustee   |
|                | 3 Plan dated  | Unsecured Creditor(s)   |
| Chapter        | Fian dated  | If this is an amended plan list below the sections of the plan that have been changed.  |
|                |   | 3.1 4.3 5.1   |
|                |   | 2.2   |
|                |   |   |
|                |   |   |
|                |   |   |
| PART 1 - No    | tices   |   |
| To Debtors:    | This form sets out options that may be appropriate in your plans that do not comply with local rules and ju   | riate in some cases, but the presence of an option on the form does<br>our circumstances or that it is permissible in your judicial district.<br>Idicial rulings may not be confirmable.  |
|                | In the following notice to creditors, you must check  | each box that applies.  |
| To Creditors:  | Your rights may be affected by this plan. Your c  | laim may be reduced, modified, or eliminated.   |
|                | You should read this plan carefully and discuss it have an attorney, you may wish to consult one. The only and shall not affect the meaning or interpretation | with your attorney if you have one in this bankruptcy case. If you do not he headings contained in this plan are inserted for reference purposes on of this Plan.   |
|                | objection to confirmation at least 7 days before  | aim or any provision of this plan, you or your attorney must file an ore the date set for the hearing on confirmation, unless otherwise ptcy Court may confirm this plan without further notice if no objection to in addition, you must file a timely proof of claim in order to be paid under |
|                |   |   |

If a claim is withdrawn by a creditor or amended to an amount less than the amount already distributed under the plan on account of such claim: (1.) The Trustee is authorized to discontinue any further disbursements to related claim; (2.) The sum allocated towards the payment of such creditor's claim shall be distributed by the Trustee to Debtor's remaining creditors. (3.) If such creditor has received monies from the Trustee (Distributed Payments), the creditor shall return funds received in excess of the related claim to the Trustee for distribution to Debtor's remaining creditors. (4.) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | □Included | ⊠Not included |
|-----|--|-----------|---------------|
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4   | □included | ⊠Not included |
| 1.3 | Nonstandard provisions, set out in Part 8  | □included | ⊠Not included |

# Case:18-02611-BKT13 Doc#:18 Filed:10/16/18 Entered:10/16/18 10:43:24 Desc: Main Document Page 2 of 11

| DADT | 2 Plan  | <b>Payments</b> | and | l enath | of P | lan |
|------|---------|-----------------|-----|---------|------|-----|
| PARI | z- Plan | Pavments        | anu | Lenum   | ULF  | Iau |

| 2.1 | Debtor(s) | will make | payments | to the | trustee as | follows: |
|-----|-----------|-----------|----------|--------|------------|----------|
|-----|-----------|-----------|----------|--------|------------|----------|

| PMT Amount | Period(s) | Period(s) Totals | Comments |
|------------|-----------|------------------|----------|
| \$750.00   | 60        | \$45,000.00      |          |
|            |           |                  |          |
|            |           |                  |          |
|            |           |                  |          |
|            |           |                  |          |
|            |           |                  |          |
| Subtotals  |           | \$45,000,00      |          |
| Subtotals  | 60        | \$45,000.00      |          |

| _                      |   |  |  |   |  |  |  |   |
|------------------------|---|--|--|---|--|--|--|---|
| $\vdash$               | Subtotals   | 60   | \$45,000.00  |   |  |  |  |   |
| <br>Inser              | t additional lines if   |  |  |   |  |  |  |   |
| If fer<br>credi<br>2.2 | tors specified in th  | nis plan.  |  | litional monthly payment<br>from future income in t     |  |  | essary to make th  | ne payments to  |
|                        | Check all that a  | oply.  |  |   |  |  |  |   |
|                        |   |  | nents pursuant to a pa   | ayroll deduction order                                  |  |  |  |   |
|                        |   |  | nents directly to the tr   |   |  |  |  |   |
|                        | Other (specif   | fy method of   | f payment):  |   |  |  |  |   |
| 2.3                    | Income tax refu   | unds:  |  |   |  |  |  |   |
|                        | will comply with  | า 11 U.S.C.  | stee with copy of each<br>§ 1325(b)(2). If the I<br>o any use thereof.   | n income tax return filed o<br>Debtor(s) need(s) to use | during the plan ter<br>all or a portion o  | m within 14 da<br>f such "Tax F  | ays of the filing the<br>Refund," Debtor(s   | e return and<br>i) shall seek   |
| 2.4                    | Additional payr   | nents:   |  |   |  |  |  |   |
|                        | Check one.  |  |  |   |  |  |  |   |
|                        | None. If "No  | ne" is chec  | ked, the rest of § 2.4   | need not be completed o                                 | r reproduced.  |  |  |   |
|                        | Debtor(s) wi  | ill make add<br>ach anticipa   | itional payment(s) to ted payment.   | the trustee from other so                               | urces, as specified  | l below. Desc  | ribe the source, e   | stimated amount,  |
| 3.1                    | Maintenance of Check one.  None. If "Nor the applicable oby the debtor(s interest, if any, listed on a proocurrent installm relief from the apayments under | payments a<br>me" is check<br>s) will maint<br>contract and<br>), as specif<br>at the rate of<br>f of claim file<br>ent paymen<br>automatic so<br>ar this parage | ain the current contra<br>noticed in conformity<br>ied below. Any existi<br>stated, pro-rated unle<br>ed before the filing de<br>t and arrearage. In th<br>tay is ordered as to a<br>raph as to that collate |   | nts on the secured<br>es. These paymer<br>claim will be paid<br>provided below. U<br>Rule 3002(c) cont<br>timely filed proof cont<br>ed in this paragrap<br>ecured claims base | its will be disl I in full throughless otherword over any color claim, the aboth, then, unle | oursed either by to<br>gh disbursements<br>ise ordered by the<br>contrary amounts to<br>mounts stated be<br>ass otherwise orde | he trustee or directly<br>by the trustee, with<br>e court, the amounts<br>listed below as to the<br>low are controlling. If<br>ered by the court, all |
|                        | Name of Credit  |  | Collateral   | Current   | Amount of  | Interest rate on   | Monthly<br>Plan PMT  | Estimated total   |
|                        |   |  |  | Installments Payments (including escrow)                | arrearage<br>(if any)  | arrearage<br>(if any)  | on arrearage   | trustee   |
|                        | BPPR CLAIM  | #5.2 UR  | B. CAMBRIDGE PARK A-10   | <u> </u>  | s196.80  | %  | \$   | \$196.80  |
|                        |   |  |  | Disbursed by:   |  |  |  |   |
|                        |   |  |  | Trustee   |  |  |  |   |
|                        |   |  |  | Debtor(s)   |  |  |  |   |

|  | BKT13<br>OllateraPoc#:1  | DOCUMBINITIENTS Payments (including escrow)  | Gifearage 1   |  | Plan PMT<br>on arrearage   | Destimated total payments by trustee   |
|--|--|--|---|--|--|--|
|  |  | Disbursed by:  Trustee  Debtor(s)  |   | 78   | •  |  |
| Name of Creditor   | Collateral   | Current<br>Installments<br>Payments<br>(including escrow)  | Amount of arrearage   | Interest<br>rate on<br>arrearage<br>(if any)   | Monthly<br>Plan PMT<br>on arrearage  | Estimated total payments by trustee  |
|  |  | \$   | \$  | %  | s  | _ \$   |
|  |  | Disbursed by:  |   |  |  |  |
|  |  | ☐ Debtor(s)  |   |  |  |  |
| Name of Creditor   | Collateral   | Current Installments Payments (including escrow)   | Amount of arrearage   | Interest<br>rate on<br>arrearage<br>(if any)   | Monthly<br>Plan PMT<br>on arrearage  | Estimated total payments by trustee  |
|  |  | \$   | \$  | %  | \$   | _ \$   |
|  |  | Disbursed by:<br>☐ Trustee<br>☐ Debtor(s)  |   |  |  |  |
| Name of Creditor   | Collateral   | Current<br>Installments<br>Payments<br>(including escrow)  | Amount of arrearage (if any)  | Interest<br>rate on<br>arrearage<br>(if any)   | Monthly<br>Plan PMT<br>on arrearage  | Estimated total payments by trustee  |
|  |  | \$   | \$  | %  | \$   | _ \$   |
|  |  | Disbursed by:  |   |  |  |  |
|  |  | □Trustee   |   |  |  |  |
| Insert additional claim  |  | ☐ Debtor(s)  |   |  |  | t t  |
|  |  | t of fully secured claims  |   |  | ecurea ciaims. C   | песк опе.  |
| X None. If "None" is   |  | 3.2 need not be comple   |   |  | kod  |  |
|  | : naragraph will be effect   | ive only if the applicable   | box in Part I of  | uns pian is uneu   | Keu.   |  |
| The remainder of this  The debtor(s) required listed below, the desecured claims of accordance with the will be paid in full will will be paid in full will will be paid in full will will will be paid in full will will be paid in full will will will will be paid in full will will will will will will will w   | uest that the court dete<br>ebtor(s) state that the va<br>governmental units, unl<br>le Bankruptcy Rules cor<br>vith interest at the rate st   |  | ecured claims<br>should be as s<br>y the court, the<br>imount listed be   | listed below. For<br>set out in the col<br>value of a secu<br>elow. For each I   | or each non-gove<br>umn headed Amo<br>ured claim listed i<br>isted claim, the va   | unt of secured clain n a proof of claim fil alue of the secured  |
| The remainder of this  The debtor(s) requisited below, the desecured claims of accordance with the will be paid in full when the portion of any plan. If the amount as an unsecured of   | uest that the court dete ebtor(s) state that the very governmental units, unlies Bankruptcy Rules corvith interest at the rate stry allowed claim that except of a creditor's secured claim under Part 5 of this   | armine the value of the salue of the salue of the secured claim<br>ess otherwise ordered b<br>arrols over any contrary a   | ecured claims should be as s y the court, the imount listed be secured claim whaving no valu ordered by the   | listed below. For the color value of a secution for each I will be treated a e, the creditor's   | or each non-gove<br>umn headed Amo<br>ured claim listed i<br>isted claim, the va<br>s an unsecured of<br>allowed claim wil   | unt of secured clain n a proof of claim fi alue of the secured claim under Part 5 o I be treated in its er   |
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| The remainder of this  The debtor(s) requisited below, the descured claims of accordance with the will be paid in full which the portion of any plan. If the amount as an unsecured of proof of claim contour the holder of any interest of the debut (a) Payment of the Bankruptcy Rule 3   | uest that the court dete ebtor(s) state that the va governmental units, unl ne Bankruptcy Rules cor vith interest at the rate st y allowed claim that exc claim under Part 5 of this trols over any contrary a y claim listed below as I tor(s) or the estate(s) un e underlying debt determ the underlying debt und 8015.  Estimated Amount of Creditor's Total Claim   | ermine the value of the salue of the secured claim ess otherwise ordered between the secured stated below.  The earlier of:  The collateral of the earlier of:  | secured claims should be as s y the court, the imount listed be secured claim in having no valu ordered by the igraph.  mn headed An  cy law, or which time the  Amount of Claims Senior to Creditor's Claim  \$\$  | listed below. For each out in the cole value of a sectelow. For each I will be treated at e, the creditor's court, the amount of secured elien will terminate lien will terminate I claims.  | or each non-goverumn headed Amoured claim listed in isted claim, the values an unsecured control allowed claim will retain the creditor of the | unt of secured claim n a proof of claim fi alue of the secured claim under Part 5 o I be treated in its er s total claim listed o n the lien on the pro maked by the creditor  MT Estimated for Total of Monthly PMTs  \$\$ \$\$ |
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| 3.3 Secured claims excluded from 11 U.   | S.C. § 506.  |  |  |  |   |
|--|--|--|--|--|---|
| Check one.  None. If "None" is checked, the res  | st of § 3.3 need not be c  | ompleted or reprodu  | ced.   |  |   |
| The claims listed below were either  | :<br>:   |  |  |  |   |
| (1) Incurred within 910 days befo<br>the personal use of the debtor(s),  | re the petition date and or  | secured by a purch   | ase money s  | ecurity interest   | in a motor vehicle acquired for                                   |
| (2) Incurred within 1 year of the pe   |  | by a purchase mon  | ey security in   | terest in any otl  | ner thing of value.   |
| These claims will be paid in full trustee or directly by the debtor, a filed before the filing deadline u contrary timely filed proof of clair trustee rather than by the debtor.  | as specified below. Unle<br>nder Bankruptcy Rule<br>n, the amounts stated b                                  | ess otherwise order<br>3002(c) controls ov   | ed by the cou<br>er any contr                                      | ary amount lis   | ted below. In the absence of a                                    |
| Name of Creditor   | Collateral   | Amount of<br>Claim   | Interest<br>Rate   | Monthly Plan payment   | Estimated total payments by Trustee                               |
|  | ,  | s  | %  | \$   | \$  |
|  |  |  |  | Disbursed by: Trustee Debtor(s)  |   |
| Name of Creditor   | Collateral   | Amount of<br>Claim   | Interest<br>Rate   | Monthly Plan payment   | Estimated total payments by Trustee                               |
|  |  | \$   | %  | \$   | \$  |
|  |  |  |  | Disbursed by: Trustee Debtor(s)  |   |
| Insert additional claims as needed.  |  |  |  |  |   |
| 3.4 Lien Avoidance.  |  |  |  |  |   |
| Check one.  None. If "None" is checked, the rest The remainder of this paragraph will be   | of § 3.4 need not be cor<br>effective only if the appl   | mpleted or reproducticable box in Part 1   | ed.<br>of this plan is   | checked.   |   |
| The judicial liens or nonpossessory, debtor(s) would have been entitled und a claim listed below will be avoided to it judicial lien or security interest that is a judicial lien or security interest that is n Rule 4003(d). If more than one lien is to | er 11 U.S.C § 522(b).  the extent that it impairs avoided will be treated a control avoided will be paid it. | Unless otherwise or<br>such exemptions u<br>as an unsecured cla<br>n full as a secured o | dered by the<br>pon entry of t<br>im in Part 5 t<br>claim under th | court, a judicia<br>the order confir<br>to the extent all<br>ne plan. See 11 | ming the plan. The amount of the owed. The amount, if any, of the |
| Information regarding<br>judicial lien or security<br>interest   | Calculation of lien a  | voidance   |  |  | Treatment of remaining secured claim                              |
| Name of creditor   | a. Amount of lien  |  | _\$  |  | Amount of secured claim after avoidance (line a minus line f)     |
|  | b. Amount of all other   | liens  | _\$  |  | avoidance (inte a minus inte i)                                   |
| Collateral   | c. Value of claimed e  | xemptions  | \$   |  | interest rate   |
|  | d. Total of adding line  | es a, b and c  | \$   |  | Mont  |
|  | e. Value of Debtor's i   | interest in property   | \$   |  |   |

Chapter 13 Plan

Puerto Rico Local Form (LBF-G)

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| Lien identification (such as<br>judgment date, date of lien |  |                     |   |     |
|---|--|---------------------|---|-----|
| recording, book and page number)                            |  |                     | Monthly on secured claim                  |     |
|   | f. Subtract line e from d.   | s                   | \$  | 0.0 |
|   | Extent of exemption impairment   |                     | Estimated total payments of secured claim | on  |
|   | (check applicable box)   |                     | \$  | 0.0 |
|   | Line f is equal to or greater than line a. The entire lien is avoided (Do not complete t   | ne next column.)    |   |     |
|   | Line f is less than line a.  A portion of the lien is avoided. (Complete the   | e next column.)     |   |     |
| sert additional lines as needed.                            |  |                     |   |     |
| Surrender of collateral.                                    |  |                     |   |     |
| Check one.  None. If "None" is checked, the                 | e rest of § 3.5 need not be completed or repro   | oduced              |   |     |
|   | er to each creditor listed below the collatera<br>this plan the stay under 11 U.S.C § 362(a) b<br>in all respects. Any allowed unsecured claim |                     |   |     |
| Name of creditor  | Collate  | al                  |   |     |
|   |  |                     |   |     |
|   |  |                     |   |     |
| Insert additional claims as needed.                         |  |                     |   |     |
| 6 Pre-Confirmation Adequate Prote                           | ection Monthly Payments ("AMP") to be pa   | iid by the trustee. |   |     |
| 6 Pre-Confirmation Adequate Prote                           | §1326(a)(1)(C):  | ild by the trustee. | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           |  | id by the trustee.  | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           | §1326(a)(1)(C):  | ild by the trustee. | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           | §1326(a)(1)(C):  | ild by the trustee. | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           | §1326(a)(1)(C):  | ild by the trustee. | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           | §1326(a)(1)(C):  | iid by the trustee. | Comments                                  |     |
| 6 Pre-Confirmation Adequate Prote                           | \$1326(a)(1)(C):  \$ Amount of APMP  | aid by the trustee. | Comments                                  | -   |

Pre-confirmation adequate protection payments made through the Plan by the trustee are subject to corresponding statutory fee.

### 

| .7 Ot          | ther Secured Claims N  | Iodificati                                       | ons.   |                          |                            |                             |                               |                       |                          |                                       |
|----------------|--|--|--|--------------------------|----------------------------|-----------------------------|-------------------------------|-----------------------|--------------------------|---------------------------------------|
|                | heck one.  |  |  |                          | 1.1                        |                             | aad                           |                       |                          |                                       |
| $\boxtimes$    | None. If "None" is che   | ecked, the                                       | e rest of § 3.7 ne   | ed not be                | completed                  | d or reprodu                | ced.<br>2(b)/2) and/o         | r & 1322(c)(2)        | Upon confirmati          | on, the Trustee                       |
|                | Secured Claims listed shall pay the allowed listed claim will be pa amount is provided b under Bankruptcy Rul amounts stated below | claim as<br>aid in full<br>elow. Un<br>le 3002(c | expressly modification through disburs less otherwise ( a) control over an expression over a expression of expression over a e | ned by this<br>sements b | s section,<br>by the trus  | tee, with int               | terest, if any                | , at the rate st      | ated, pro-rated u        | nless a specific<br>e filing deadline |
| Nai            | me of creditor   | Claim<br>ID#                                     | Claim amount   | Modified interest rate   | term                       | Modified<br>P&I<br>(Escrow) | Property<br>Taxes<br>(Escrow) | Property<br>Insurance | Total monthly<br>Payment | Estimated total PMTs by trustee       |
|                |  |  | \$   | %                        |                            | \$                          | . \$                          | \$                    | \$                       | \$                                    |
|                |  |  | in full 100%   |                          |                            |                             |                               |                       |                          |                                       |
|                |  | _  | \$   | %                        |                            | \$                          | . \$                          | \$                    | \$                       | \$                                    |
|                |  |  | ☐ To be paid in full 100%  | d                        |                            |                             |                               |                       |                          |                                       |
|                |  |  | \$   | %                        |                            | \$                          | . \$                          | . \$                  | \$                       | \$                                    |
|                |  |  | ☐To be paid<br>in full 100%  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                | Insert additional claims   | as neede   | ed.  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                |  |  |  |                          |                            |                             |                               |                       |                          |                                       |
| PAR            | T 4- Treatmen  | t of Fe  | es and P   | riority                  | Claim                      | <u> </u>                    |                               |                       |                          |                                       |
| 4.1            | General  |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                | Trustee's fees and all without postpetition in   |  | priority claims,   | including                | domestic                   | support obl                 | ligations oth                 | er than those t       | reated in § 4.5, v       | vill be paid in fu                    |
| 4.2            | Trustee's Fees   |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                | Trustee's fees are gov   | erned by   | statute and ma   | y vary dur<br>ee during  | ing the ter<br>the plan te | m of the pla<br>erm.        | n, neverthele                 | ess are estimat       | ed for confirmation      | on purposes to b                      |
| 4.3 <b>Att</b> | torney's fees  |  |  |                          |                            |                             |                               |                       |                          |                                       |
| C              | heck one   |  |  |                          |                            |                             |                               |                       |                          |                                       |
|                | Flat Fee: Attorn<br>LBR 2016-1 (f)   | ey for De  | ebtor(s) elect to  | be compe                 | ensated as                 | s a flat fee t              | heir legal se                 | rvices, up to tl      | ne plan confirmat        | ion, according t                      |
| OR             | Fee Application  |  |  |                          |                            |                             |                               | he approval of        | a detailed applic        | ation for fees an                     |
|                | •  |  | d pre-petition   | , -                      |                            |                             |                               | \$                    | 500.00                   |                                       |
|                | ŕ  | •  | y's fees to be pa  | aid under t              | he plan ar                 | e estimated                 | to be:                        | \$2                   | 2,500.00                 |                                       |
|                |  |  | firmation amen   |                          |                            |                             |                               | \$                    |                          |                                       |

3.7

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| The Debtor(s) estimate the total amoun  | nt of other priority claims to be          | Ectimate  | amount of claim to be pa  | nid                            |
|---|--|---|---|--------------------------------|
| Name of priority creditor   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
| Insert additional claims as needed.   |  |   |   |                                |
| Domestic support obligations assig  | ned or owed to a governm                   | nental unit and paid less th                          | an full amount.   |                                |
| Check one.  |  |   |   |                                |
| None. if "None" is checked, the   | rest of § 4.5 need not be co               | empleted or reproduced.                               |   |                                |
| The allowed priority claims liste governmental unit and will be paid payments in § 2.1 before a term of | less than the full amount o                | f the claim under 11 U.S.C.                           | . § 1322(a)(4). This plan   | provision requires             |
| Name of creditor  |  | Estima  | ted amount of claim to be   | paid                           |
|   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
|   |  |   |   |                                |
| Insert additional claims as needed.   |  |   |   |                                |
|   | non coverage                               |   |   |                                |
| Deat confluentian manager incures   | ice coverage                               |   |   |                                |
| Post confirmation property insurar  |  |   |   |                                |
| Post confirmation property insurar Check one.  None. If "None" is checked, the re                       | est of § 4.6 need not be com               | pleted or reproduced.                                 |   |                                |
| Check one.  None. If "None" is checked, the re  |  |   | od helow by providing prope   | rty insurance covera           |
| Check one.  |  |   | ed below by providing prope   | rty insurance covera           |
| Check one.  None. If "None" is checked, the re  |  |   | ed below by providing prope  Estimated insurance  premium to be paid                | Estimated total                |
| Check one.  None. If "None" is checked, the re  The debtor(s) propose to provide post                   | t confirmation adequate protect  Insurance | ion to the secured creditors list  Insurance coverage | Estimated insurance   | Estimated total                |
| Check one.  None. If "None" is checked, the re  The debtor(s) propose to provide post                   | t confirmation adequate protect  Insurance | ion to the secured creditors list  Insurance coverage | Estimated insurance premium to be paid  \$  Disbursed by:                           | Estimated total                |
| Check one.  None. If "None" is checked, the re  The debtor(s) propose to provide post                   | t confirmation adequate protect  Insurance | ion to the secured creditors list  Insurance coverage | Estimated insurance premium to be paid  \$  Disbursed by:  \[ \sum_{\text{Trustee}} | Estimated total                |
| Check one.  None. If "None" is checked, the re  The debtor(s) propose to provide post                   | t confirmation adequate protect  Insurance | ion to the secured creditors list  Insurance coverage | Estimated insurance premium to be paid  \$  Disbursed by:                           | Estimated total                |
| Check one.  None. If "None" is checked, the re  The debtor(s) propose to provide post                   | t confirmation adequate protect  Insurance | ion to the secured creditors list  Insurance coverage | Estimated insurance premium to be paid  \$  Disbursed by:  \[ \sum_{\text{Trustee}} | Estimated total payments by tr |

Insert additional claims as needed.

| PAF  | RT 5- Treatment of N  | lonpriorItv Unsecured  | Claims                             |  |  |  |  |  |  |  |  |
|--|---|--|------------------------------------|--|--|--|--|--|--|--|--|
| 5.1  | Napariority unsecured claim   | s not separately classified.   |                                    |  |  |  |  |  |  |  |  |
|  | Allowed nonpriority unsecured claims that are not separately classified will be paid. pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply. |  |                                    |  |  |  |  |  |  |  |  |
|  | The sum of \$   |  |                                    |  |  |  |  |  |  |  |  |
|  | % of the total a  | % of the total amount of these claims, an estimated payment of \$  |                                    |  |  |  |  |  |  |  |  |
| The funds remaining after disbursements have been made to all other creditors provided for in this plan. |   |  |                                    |  |  |  |  |  |  |  |  |
|  | If the estate of the Debtor(s) were liquidated under chapter 7. nonpriority unsecured claims would be paid approximately \$   |  |                                    |  |  |  |  |  |  |  |  |
| 5.2  | Maintenance of payments a   | Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one   |                                    |  |  |  |  |  |  |  |  |
|  | Check one.  |  |                                    |  |  |  |  |  |  |  |  |
|  | None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.  |  |                                    |  |  |  |  |  |  |  |  |
|  | on which the last payment is d  | n the contractual installment paym<br>lue after the final plan payment. Co<br>lelow. The claim for the arrearage an<br>payments disbursed by the trustee rat | nount will be paid in full as      | ult in payments on the unsecured of ments will be disbursed either by the specified below and disbursed by the | claims listed below<br>e trustee or directly<br>e trustee. |  |  |  |  |  |  |
|  | Name of creditor  |  | Current installment payments       | Amount of arrearage to be paid   | Estimated total payments by trustee                        |  |  |  |  |  |  |
|  |   |  | •                                  | \$   | \$   |  |  |  |  |  |  |
|  |   |  | Dishumond but                      | <del>*</del>   |  |  |  |  |  |  |  |
|  |   |  | Disbursed by:                      |  |  |  |  |  |  |  |  |
|  |   |  | Debtor(s)                          |  |  |  |  |  |  |  |  |
|  |   |  |                                    |  |  |  |  |  |  |  |  |
|  |   |  | . \$                               | \$   | \$   |  |  |  |  |  |  |
|  |   |  | Disbursed by:                      |  |  |  |  |  |  |  |  |
|  |   |  | Trustee                            |  |  |  |  |  |  |  |  |
|  |   |  | Debtor(s)                          |  |  |  |  |  |  |  |  |
|  | Insert additional claims as ne  | Insert additional claims as needed.  |                                    |  |  |  |  |  |  |  |  |
|  |   | Other separately classified nonpriority unsecured claims. Check one.   |                                    |  |  |  |  |  |  |  |  |
| 5.3  |   | nonpriority unsecured ciailis. C   | Sheck one.                         |  |  |  |  |  |  |  |  |
|  |   | Check one.   |                                    |  |  |  |  |  |  |  |  |
|  | None. If Ivone is checked   | None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.   |                                    |  |  |  |  |  |  |  |  |
|  | ☐ The nonpriority unsecured   | allowed claims listed below are sepa   | rately classified and will be      | e treated as follows:  |  |  |  |  |  |  |  |
|  | Name of creditor<br>(Claim No.)   | Base for separate classification   | Treatment<br>(to be paid pro rata) | Amount to be paid Interest Rate on the claim (if applicable)   | Estimated total<br>amount of<br>payments                   |  |  |  |  |  |  |
|  |   |  | ☐ In full - 100%                   | \$ %   | \$   |  |  |  |  |  |  |
|  |   |  | Less than 100%                     |  |  |  |  |  |  |  |  |
|  |   |  | Paid by co-deblor                  |  |  |  |  |  |  |  |  |
|  |   |  | Other (explain)                    |  |  |  |  |  |  |  |  |
|  |   |  | In full - 100%                     | \$%  | \$   |  |  |  |  |  |  |
|  | Mary Mary Mary Mary Mary Mary Mary Mary   |  | Less than 100%                     |  |  |  |  |  |  |  |  |
|  |   |  | Paid by co-deblor                  |  |  |  |  |  |  |  |  |
|  |   |  | Other (explain)                    |  |  |  |  |  |  |  |  |

Insert additional claims as needed.

| PART 6- Executory  | Contracts and Unexpir  | ed Leases  |                                      |  |  |
|--|--|--|--------------------------------------|--|--|
|  | and unexpired leases listed below a  |  | be treated as spec                   | cified. All other exec   | cutory contracts and                         |
| Check one  | checked, the rest of § 6.1 need not be   | completed or reprod  | uced.                                |  |  |
| Assumed items.   | Current installment payments will be<br>ry court order or rule. Arrearage payr<br>ee rather than by the debtor(s).   | er to a such a title and base  | the trustee or direc                 | ctly by the debtor(s)<br>The final column inc                      | , as specified below,<br>ludes only payments |
| Name of creditor   | Description of leased property or executory contract   | Current<br>installment<br>payment                                    | Amount of<br>arrearage to<br>be paid | Treatment of arrearage (Refer to other plan section if applicable) | Estimated total payments by trustee          |
|  |  | \$   | \$                                   | _ \$   | \$   |
|  |  | Disbursed by:  |                                      |  |  |
|  |  | — ☐ Trustee  |                                      |  |  |
|  |  | Debtor(s)  |                                      |  | •  |
|  |  | \$   | _ \$                                 | _ \$   | . \$   |
|  |  | — Disbursed by: — ☐ Trustee  |                                      |  |  |
|  |  | — Debtor(s)  |                                      |  |  |
|  | of Property of the Estat te will vest in the debtor(s) upon  | e & Plan Dist  | ribution Ord                         | er   |  |
| Check the applicable   | box:   |  |                                      |  |  |
| plan confirmation  |  |  |                                      |  |  |
| entry of discharge   | •  |  |                                      |  |  |
| other:   |  |  |                                      |  |  |
| 7.2 PI an Distribution by (Numbers bellow ref  | by the Trustee will be in the followin<br>lects the order of distribution; same n  | g order:<br>umber means prorate                                      | distribution among                   | claims with same n   | umber.)                                      |
| 1 - Distribution on Attorn 1 - Distribution on Secur 2 - Distribution on Post ( 2 - Distribution on Secur 2 - Distribution on Secur 3 - Distribution on Unservice of Security of Sec | uate Protection Payments (Part 3, Secured Claims (Part 3, Section 4.3) red Claims (Part 3, Section 3.1) - Curroconfirmation Property Insurance Coveraged Claims (Part 3, Section 3.7) red Claims (Part 3, Section 3.1) - Arrected Claims (Part 3, Section 3.2) red Claims (Part 3, Section 3.3) red Claims (Part 3, Section 3.4) red Claims (Part 3, Section 3.4) red Claims (Part 4, Section 4.4) rity Claims (Part 4, Section 4.5) recurred Claims (Part 5, Section 5.2) real Unsecured claims (Part 5, Section 5.3) | ent contractual installr<br>age (Part 4, Section 4<br>arage payments | nent payments<br>6)                  |  |  |

Trustee's fees are distributed before each of the distributions above described pursuant to 28 U.S.C.. § 586(e)(2)

#### **PART 8- Nonstandard Plan Provisions**

8.1 None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph. The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

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|  |                              |   |
|  |                              |   |
| ert additional lines as needed.  |                              |   |
| ART 9- Signature(s)  |                              | _ |
|  | Date October 15, 201         | 8 |
| Luis D. Flores Gonzalez  |                              |   |
| inature of attorney of Debtor(s)) alle Georgetti num 80, Suite 202, Rio Piedras PR 00925 |                              |   |
| el 787-758-3606<br>nail: ldfglaw@yahoo.com   |                              |   |
|  | Date                         |   |
|  | Date                         |   |
|  | Date                         |   |

Signature(s) of Debtor(s) (required if not represented by an attor

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.